



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** FIRST FINANCIAL BANCORP

**City/State** CINCINNATI, OH

## Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 16,329,141

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FIRST FINANCIAL BANCORP**  
**255 EAST FIFTH STREET SUITE 700**  
**O**  
**CINCINNATI, OH 45202**

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**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	382,806	427,898	495,054	443,278	272,245	-10.54	50.57
Income from lease financing receivables.....	2,729	3,758	3,955	3,909	3,996	-27.38	-31.10
Fully taxable income on loans and leases.....	380,941	426,336	492,798	441,252	272,394	-10.65	49.45
Tax-exempt income on loans and leases.....	4,594	5,320	6,211	5,935	3,847	-13.65	39.55
Estimated tax benefit on income on loans and leases.....	1,221	1,414	1,651	1,578	2,072	-13.66	-31.13
Income on loans and leases (tax equivalent).....	386,756	433,070	500,660	448,765	278,313	-10.69	48.77
Investment interest income (tax equivalent).....	100,675	95,854	108,110	91,984	52,665	5.03	128.75
Interest on balances due from depository institutions.....	97	188	705	680	347	-48.40	-17.80
Interest income on other earning assets.....	1,780	2,380	4,431	4,100	7,007	-25.21	-70.67
Total interest income (tax equivalent).....	489,308	531,492	613,906	545,529	338,332	-7.94	57.76
Interest on time deposits of \$250K or more .....	1,908	4,575	6,532	4,677	2,652	-58.30	
Interest on time deposits < \$250K.....	6,474	25,581	38,369	25,789	12,347	-74.69	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	6,052	11,766	34,131	26,496	20,183	-48.56	-21.18
Interest on other borrowings and trading liabilities.....	829	12,503	34,696	25,532	8,198	-93.37	-81.64
Interest on subordinated debt and mandatory convertible securities .....	15,836	14,027	9,596	8,653	6,148	12.90	157.50
Total interest expense.....	31,099	68,452	123,324	91,147	49,528	-54.57	-6.55
Net interest income (tax equivalent).....	458,209	463,040	490,582	454,382	288,804	-1.04	65.49
Non-interest income.....	167,225	172,395	128,027	101,572	73,226	-3.00	136.83
Adjusted operating income (tax equivalent) .....	625,434	635,435	618,609	555,954	362,030	-1.57	79.98
Overhead expense.....	396,464	387,534	338,980	321,621	238,665	2.30	95.66
Provision for credit losses.....	-18,121	70,559	30,598	14,586	3,582		
Securities gains (losses) .....	-759	4,563	-406	-161	1,649		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	247,034	190,950	249,200	219,378	121,432	29.37	83.05
Applicable income taxes .....	35,773	28,601	44,787	41,626	19,376	25.08	-15.24
Tax equivalent adjustments .....	6,091	6,529	6,328	5,147	5,259	-6.71	44.51
Applicable income taxes (tax equivalent).....	41,864	35,130	51,115	46,773	24,635	19.17	-9.81
Minority interest .....	10	10	10	10	10	0.00	0.00
Net income before discontinued operations, net of minority interest .....	205,160	155,810	198,075	172,595	96,787	31.67	131.75
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	205,160	155,810	198,075	172,595	96,787	31.67	131.75
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	205,170	155,820	198,085	172,605	96,797	31.67	131.74
Investment securities income (tax equivalent).....	100,675	95,854	108,110	91,984	52,665	5.03	128.75
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,033	2	194	366	522	51550.00	63.19
Mortgage-backed securities .....	50,231	53,493	62,058	53,674	33,330	-6.10	65.68
All other securities .....	49,411	42,359	45,858	37,944	18,813	16.65	278.36
Cash dividends declared.....	88,116	89,748	89,476	69,521	42,128	-1.82	122.64
Common .....	88,116	89,748	89,476	69,521	42,128	-1.82	122.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.







## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,185,572	3,763,709	2,643,928	2,492,434	1,662,058	11.21	170.39
NOW, ATS and transaction accounts .....	3,198,745	2,914,787	2,364,881	2,307,071	1,453,463	9.74	111.31
Time deposits less brokered deposits < \$250K .....	838,846	976,336	1,220,113	1,173,831	787,443	-14.08	
MMDA and other savings accounts .....	4,156,520	3,679,901	2,960,147	3,166,377	2,461,374	12.95	94.13
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	12,379,683	11,334,733	9,189,069	9,139,713	6,364,338	9.22	113.96
Time deposits of \$250K or more .....	195,626	220,455	285,018	284,942	174,822	-11.26	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	51,203	166,594	165,181	183,591	72,265	-69.26	-57.41
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	273,091	20,049	1,260,783	1,015,972	742,300	1262.12	-60.29
Other borrowings w/remaining maturity over 1 year .....	70,877	437,538	198,909	242,501	1,016	-83.80	6194.58
Brokered deposits < \$250K .....	296,645	676,815	736,142	715,739	355,886	-56.17	
Noncore funding .....	887,442	1,521,451	2,646,033	2,442,745	1,346,289	-41.67	-42.71
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	310,864	318,615	169,960	169,366	118,638	-2.43	162.41
Other liabilities .....	491,677	516,161	258,754	156,483	136,890	-4.74	311.96
Total liabilities .....	14,069,666	13,690,960	12,263,816	11,908,307	7,966,155	2.77	85.80
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,651,007	1,648,527	1,649,527	1,626,004	578,919	0.15	185.90
Common surplus .....	0	0	0	14,460	222		-100.00
Retained earnings .....	837,473	720,429	711,249	600,014	491,847	16.25	91.56
Accumulated other comprehensive income .....	-433	48,664	13,323	-44,408	-20,390		
Other equity capital components .....	-229,105	-135,550	-126,394	-117,821	-119,934		
Total holding company equity capital .....	2,258,942	2,282,070	2,247,705	2,078,249	930,664	-1.01	161.08
Noncontrolling (minority) interest in subsidiaries .....	533	104	104	104	104	412.50	412.50
Total equity capital, including minority interest .....	2,259,475	2,282,174	2,247,809	2,078,353	930,768	-0.99	161.11
Total liabilities and capital .....	16,329,141	15,973,134	14,511,625	13,986,660	8,896,923	2.23	93.52
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,185,572	3,763,709	2,643,928	2,492,434	1,662,058	11.21	170.39
Interest-bearing deposits .....	8,686,382	8,468,294	7,566,301	7,647,960	5,232,988	2.58	74.50
Total deposits .....	12,871,954	12,232,003	10,210,229	10,140,394	6,895,046	5.23	97.25
Long-term debt that reprices within 1 year .....	0	20,000	105,518	0	0	-100.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,282,070	2,247,705	2,078,249	930,664	865,224		
Accounting restatements .....	0	-56,882	2,636	0	0		
Net income .....	205,160	155,810	198,075	172,595	96,787		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	108,077	16,686	66,218	0	0		
Changes incident to business combinations .....	10,000	0	60,934	1,059,461	0		
Less: Dividends declared .....	88,116	89,748	89,476	69,521	42,128		
Change in other comprehensive income .....	-49,097	35,341	57,731	-24,018	8,053		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	7,002	6,530	5,774	9,068	2,728		
Holding company equity capital, ending balance .....	2,258,942	2,282,070	2,247,705	2,078,249	930,664		

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	38.44	36.25	51	41.70	36.22	56	44.58	37.78	57	43.39	37.19	53	44.20	53.41	25
Commercial and industrial loans .....	13.75	10.76	69	17.09	13.52	68	15.21	12.02	66	16.09	12.85	68	20.15	10.82	85
Loans to individuals .....	0.85	3.36	41	0.61	3.40	31	0.65	4.20	26	0.68	4.31	26	0.51	2.58	35
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	0.30	0.18	75	0.33	0.19	75	0.50	0.24	80	0.61	0.30	81	0.48	0.51	69
Other loans and leases.....	3.73	4.47	55	2.51	4.63	35	2.57	5.01	35	2.35	5	32	2.39	2.62	55
Net loans and leases.....	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36	62.72	63.98	32	67.11	72.64	26
Debt securities over 1 year.....	18.59	19.46	50	19.72	15.55	70	18.94	14.60	74	21.99	14.63	84	20.99	13.96	80
Mutual funds and equity securities .....	0.13	0.06	77	0.13	0.05	79	0.01	0.06	41	0.02	0.06	51	0.14	0.07	75
Subtotal .....	74.98	79.22	26	80.99	78.16	51	82.05	79.65	36	84.73	79.97	53	88.24	87.26	51
Interest-bearing bank balances .....	1.45	8.50	9	0.29	7.51	1	0.45	3.06	11	0.47	3.04	12	0.83	2.34	35
Federal funds sold and reverse repos .....	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less .....	7.78	1.56	94	2.55	1.68	75	1.70	1.91	64	0.95	1.96	42	1.39	1.92	57
Trading assets .....	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35
Total earning assets.....	84.21	91.77	3	83.82	91.05	5	84.20	89.53	7	86.15	89.74	14	90.46	92.22	23
Non-interest cash and due from depository institutions.....	1.20	0.82	81	1.28	1.07	65	1.33	1.14	63	1.49	1.21	71	1.29	1.26	49
Other real estate owned.....	0	0.01	24	0.01	0.02	39	0.01	0.03	39	0.01	0.04	27	0.03	0.06	48
All other assets.....	14.59	7.35	96	14.90	7.82	94	14.47	9.27	91	12.37	8.98	84	8.25	6.45	77
<b>Memoranda</b>															
Short-term investments .....	9.23	11.47	45	2.83	11.17	10	2.15	7.63	29	1.42	7.80	15	2.22	4.63	34
U.S. Treasury securities.....	0.21	1.47	38	0	0.84	34	0	1.03	24	0	1.04	30	0	0.22	63
US agency securities (excluding mortgage-backed securities) .....	0.48	0.82	55	0	0.63	23	0	0.54	26	0.23	0.69	52	0.30	1.50	34
Municipal securities .....	6.70	1.73	91	5.71	1.69	89	4.74	1.34	88	3.59	1.62	80	2.34	2.97	53
Mortgage-backed securities .....	13.55	14.14	51	12.88	11.75	55	12.58	11.44	58	14.96	11.13	73	14.66	9.19	79
Asset-backed securities .....	4.41	0.50	94	3.02	0.32	93	2.76	0.28	94	3.64	0.33	94	4.26	0.23	93
Other debt securities .....	1.02	0.53	74	0.65	0.42	73	0.56	0.39	72	0.52	0.41	70	0.81	0.48	75
Loans held-for-sale.....	0.18	0.55	51	0.26	0.52	43	0.09	0.39	34	0.03	0.30	29	0.13	0.32	53
Loans held for investment .....	56.88	58.06	45	61.99	61.72	41	63.41	63.50	38	63.09	63.93	33	67.59	72.42	26
Real estate loans secured by 1–4 family .....	10.61	11.46	49	12	11.91	49	13.79	13.29	53	14.21	13.46	52	12.66	16.44	43
Revolving .....	3.42	1.42	90	3.62	1.66	86	4.35	2.07	84	4.78	2.27	87	5.37	2.71	81
Closed-end, secured by first liens .....	6.44	9.67	35	7.63	9.81	37	8.84	10.69	40	8.79	10.57	41	6.84	13.03	24
Closed-end, secured by junior liens .....	0.76	0.17	92	0.75	0.22	89	0.60	0.28	84	0.63	0.31	84	0.44	0.39	64
Commercial real estate loans .....	27.24	22.69	61	29.06	22.22	65	29.86	22.23	61	28.01	21.58	57	30.71	33.79	41
Construction and land development .....	2.86	3.34	50	2.92	3.40	50	2.91	3.44	50	3.97	3.51	60	5.45	4.55	63
Multifamily.....	4.50	3.57	74	5.15	3.12	77	3.73	3.01	70	2.59	2.72	55	3	5.32	40
Nonfarm nonresidential .....	19.88	14.57	67	20.99	14.72	70	23.22	14.69	76	21.45	14.44	70	22.26	22.30	51
Real estate loans secured by farmland.....	0.58	0.30	77	0.63	0.33	75	0.93	0.36	80	1.17	0.41	81	0.83	0.81	67







**Derivative Instruments**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	17,767,512	12,110,716	7,666,061	2,761,370	1,702,324
Interest rate contracts .....	4,968,649	4,835,698	3,926,193	2,761,370	1,702,324
Foreign exchange contracts.....	12,798,863	7,275,018	3,739,868	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	12,861,363	7,387,605	3,777,618	12,299	15,396
Written options .....	44,975	114,191	33,445	20,842	12,346
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	44,975	114,191	33,445	20,842	12,346
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	4,861,174	4,608,920	3,854,998	2,728,229	1,674,582
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	17,767,512	12,110,716	7,666,061	2,761,370	1,702,324
Interest rate contracts .....	4,968,649	4,835,698	3,926,193	2,761,370	1,702,324
Foreign exchange contracts.....	12,798,863	7,275,018	3,739,868	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	18,085,304	12,230,644	7,848,177	2,870,706	1,785,830
One year or less .....	10,406,948	4,614,711	2,707,888	110,039	107,200
Over 1 year to 5 years .....	6,712,571	4,823,014	2,477,570	1,041,721	690,423
Over 5 years .....	965,785	2,792,919	2,662,719	1,718,946	988,207
Gross negative fair value (absolute value) .....	209,751	270,533	111,898	28,852	12,314
Gross positive fair value.....	209,964	269,958	111,949	29,177	12,345
Held for trading.....	0	0	0	0	0
Non-traded.....	209,964	269,958	111,949	29,177	12,345
Current credit exposure on risk-based capital derivative contracts .....	209,964	269,958	111,878	28,833	12,345
Credit losses on derivative contracts .....	1,920	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	27.96	94.17	3	39.93	94.10	4	51.22	93.44	6	100	92.91	80	100	99.91	56
Foreign exchange contracts .....	72.04	3.47	96	60.07	3.49	96	48.78	3.20	95	0	3.39	21	0	0.04	44
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards .....	72.39	11.16	95	61	14.05	95	49.28	13.49	87	0.45	12.78	18	0.90	12.76	41
Written options .....	0.25	6.28	18	0.94	8.18	21	0.44	5.91	19	0.75	6.60	22	0.73	9.73	36
Exchange-traded .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter .....	0.25	5.96	18	0.94	7.73	22	0.44	5.10	20	0.75	5.49	25	0.73	9.46	36
Purchased options .....	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter .....	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39
Swaps .....	27.36	74.26	14	38.06	68.76	18	50.29	69.75	25	98.80	70.34	86	98.37	66.04	72
Held for trading .....	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35
Interest rate contracts .....	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36
Foreign exchange contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded .....	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64
Interest rate contracts .....	27.96	56.71	39	39.93	53.82	51	51.22	52.22	53	100	50.60	88	100	83.04	68
Foreign exchange contracts .....	72.04	0.40	99	60.07	0.46	99	48.78	0.34	98	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	101.79	92.53	83	100.99	91.48	81	102.38	93.86	83	103.96	94.47	87	104.91	87.47	95
One year or less .....	58.57	27.56	81	38.10	32.05	69	35.32	32.17	60	3.98	32.51	20	6.30	15.62	48
Over 1 year to 5 years .....	37.78	27.01	66	39.82	27.06	68	32.32	30.45	55	37.72	31.16	62	40.56	21.68	75
Over 5 years .....	5.44	29.89	22	23.06	29.56	44	34.73	28.09	61	62.25	28.71	82	58.05	37.90	64
Gross negative fair value (absolute value) .....	1.18	0.98	62	2.23	1.55	71	1.46	0.83	80	1.04	0.72	76	0.72	0.50	64
Gross positive fair value .....	1.18	1.34	42	2.23	2.23	53	1.46	1.19	66	1.06	0.85	68	0.73	0.92	40
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.16	0.04	90	0.20	0.07	88	0.09	0.06	87	0.02	0.06	62	0.02	0	90
Gross positive fair value (X) .....	0.16	0.05	90	0.20	0.09	88	0.09	0.07	82	0.02	0.06	63	0.02	0.01	83
Held for trading (X) .....	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37
Non-traded (X) .....	0.16	0.01	99	0.20	0.02	99	0.09	0.01	97	0.02	0.01	88	0.02	0	87
Current credit exposure (X) .....	0.16	0.04	90	0.20	0.06	89	0.09	0.05	83	0.02	0.04	69	0.02	0	87
Credit losses on derivative contracts .....	0.15	0	98	0	0	43	0	0	45	0	0	47	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.80	0.46	90	2.41	0.85	89	1.01	0.73	82	0.28	0.53	71	0.17	0.05	85



**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	17,831		12,141		18,398		25,892		9,235						
90+ days past due loans and leases .....	137		169		201		63		1,410						
Nonaccrual loans and leases .....	48,392		80,752		48,165		70,700		23,612						
Total past due and nonaccrual loans and leases .....	66,360		93,062		66,764		96,655		34,257						
Restructured 30–89 days past due .....	1,889		149		473		710		78						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	15,171		13,075		18,535		22,372		3,145						
Total restructured loans and leases .....	17,060		13,224		19,008		23,082		3,223						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	5,601		6,108		10,962		15,399		17,484						
Other real estate owned .....	98		1,287		2,033		1,401		2,781						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.19	0.32	38	0.12	0.39	14	0.20	0.43	24	0.29	0.44	34	0.15	0.32	24
90+ days past due loans and leases .....	0	0.10	23	0	0.12	24	0	0.15	20	0	0.17	13	0.02	0.04	60
Nonaccrual loans and leases .....	0.52	0.46	64	0.81	0.66	68	0.52	0.51	57	0.80	0.54	78	0.39	0.46	44
90+ days past due and nonaccrual loans and leases .....	0.52	0.62	47	0.81	0.85	55	0.52	0.71	41	0.80	0.75	61	0.42	0.55	40
30–89 days past due restructured .....	0.02	0.01	81	0	0.01	43	0.01	0.01	52	0.01	0.02	54	0	0.01	57
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41
Nonaccrual restructured .....	0.16	0.10	75	0.13	0.13	58	0.20	0.14	71	0.25	0.16	76	0.05	0.10	36
30–89 days past due loans held for sale .....	0	0	40	0	0	38	0	0	38	0	0	37	0	0	48
90+ days past due loans held for sale .....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.19	0.32	38	0.12	0.40	14	0.20	0.43	24	0.29	0.44	34	0.15	0.32	24
90+ days past due assets .....	0	0.10	21	0	0.12	23	0	0.15	17	0	0.18	11	0.02	0.04	60
Nonaccrual assets .....	0.52	0.47	64	0.81	0.67	68	0.52	0.53	56	0.80	0.57	77	0.39	0.47	44
30+ days past due and nonaccrual assets .....	0.71	0.97	41	0.94	1.29	39	0.72	1.19	30	1.09	1.26	52	0.57	0.89	28
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.30	0.36	48	0.51	0.52	56	0.33	0.44	42	0.51	0.48	63	0.28	0.40	33
90+ days past due and nonaccrual assets + other real estate owned .....	0.30	0.37	46	0.51	0.55	52	0.35	0.48	42	0.52	0.52	53	0.31	0.48	33
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.34	0.41	51	0.55	0.60	49	0.42	0.53	41	0.63	0.60	56	0.49	0.63	48
Allowance for loan and lease losses .....	42.41	62.64	35	50.26	66.66	37	106.91	115.41	53	156.01	118.28	75	81.37	100.14	49
Equity capital + allowance for loan and lease losses .....	2.34	3.60	38	3.59	4.97	33	2.67	4.28	31	4.13	4.79	43	4.46	5.57	46
Tier 1 capital + allowance for loan and lease losses .....	3.89	4.30	51	5.72	6.05	52	4.58	5.65	45	6.71	6.16	59	5.43	6.11	53
Loans and leases + other real estate owned .....	0.60	0.71	49	0.89	0.97	49	0.67	0.85	42	1	0.96	57	0.73	0.86	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.24	0.26	51	0.17	0.39	27	0.21	0.38	27	0.38	0.42	53	0.15	0.29	25
	90+ days past due .....	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0.03	0.05	66
	Nonaccrual.....	0.49	0.52	56	0.77	0.76	63	0.36	0.46	46	0.65	0.57	69	0.46	0.43	59
Commercial and industrial	30–89 days past due .....	0.11	0.24	35	0.02	0.23	8	0.16	0.31	37	0.07	0.30	17	0.14	0.27	49
	90+ days past due .....	0	0.04	40	0	0.03	35	0	0.05	34	0	0.05	26	0	0.01	71
	Nonaccrual.....	0.77	0.57	72	1	0.75	71	1.10	0.83	70	1.27	0.76	80	0.17	0.60	28
Individuals	30–89 days past due .....	0.38	0.63	35	0.33	0.83	26	0.46	0.83	30	0.76	0.84	41	0.69	0.69	59
	90+ days past due .....	0.07	0.09	62	0.15	0.14	68	0.14	0.17	65	0.04	0.16	46	0.13	0.03	87
	Nonaccrual.....	0.07	0.17	47	0.17	0.28	51	0.16	0.17	57	0.16	0.23	52	0.10	0.21	52
Depository institution loans	30–89 days past due .....		0.01			0			0			0				0
	90+ days past due .....		0			0			0			0				0
	Nonaccrual.....		0			0			0			0				0
Agricultural	30–89 days past due .....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35
	90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....	0	0.70	27	0	0.49	24	0	0.67	22	0.06	0.75	49	0	0.31	31
Foreign governments	30–89 days past due .....		0.50			0			0.07			0.01				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due .....	0.02	0.12	46	0	0.18	15	0.28	0.20	68	0.11	0.17	55	0.23	0.12	78
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44
	Nonaccrual.....	0.04	0.09	59	0.49	0.15	83	0.07	0.13	54	0.72	0.14	89	1.04	0.06	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,421,902	1,512,977	1,523,133	1,522,643	459,207										
Retained earnings .....	897,731	791,383	711,249	600,014	491,847										
Accumulated other comprehensive income (AOCI) .....	-433	48,664	13,323	-44,408	-20,390										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,319,200	2,353,024	2,247,705	2,078,249	930,664										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,056,844	978,438	988,636	907,044	195,319										
Accumulated other comprehensive income-related adjustments .....	-433	48,664	13,323	-44,408	-20,390										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,262,789	1,325,922	1,245,746	1,215,613	755,735										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,262,789	1,325,922	1,245,746	1,215,613	755,735										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	43,249	42,792	42,335	41,649	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	533	104	104	104	104										
Additional tier 1 capital before deductions .....	43,782	42,896	42,439	41,753	104										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	43,782	42,896	42,439	41,753	104										
<b>Tier 1 Capital</b>	1,306,571	1,368,818	1,288,185	1,257,366	755,839										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	267,616	275,534	129,393	129,488	118,638										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	68,362	100,450	58,235	57,292	54,498										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					173										
Tier 2 capital before deductions .....	335,978	375,984	187,628	186,780	173,309										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	335,978	375,984	187,628	186,780	173,309										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,642,549	1,744,802	1,475,813	1,444,146	929,148										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,045,629	16,005,314	14,400,846	13,823,398	8,730,626										
Less: Deductions from common equity tier 1 capital .....	1,056,844	978,438	988,636	907,044	195,319										
Less: Other deductions .....	-20,846	688,720	-27,941	-32,590	-19,631										
Total assets for leverage ratio .....	15,009,631	14,338,156	13,440,151	12,948,944	8,554,938										
Total risk-weighted assets .....	11,642,201	11,219,114	11,023,795	10,241,159	7,108,629										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	10.85	12.37	27	11.82	12.35	43	11.30	12.11	39	11.87	12.09	55	10.63	11.95	31
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A .....	11.22	13.11	20	12.20	13.08	41	11.69	12.78	37	12.28	12.85	50	10.63	12.68	16
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A .....	14.11	14.91	40	15.55	15.23	62	13.39	14.36	40	14.10	14.45	55	13.07	14.15	34
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage .....	8.70	8.98	47	9.55	9.13	68	9.58	9.76	51	9.71	9.71	49	8.84	10.04	18
Supplementary leverage ratio, advanced approaches HCs .....		6.71		8.72			7.41			7.31					



## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.66			0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03			27.29				
Commercial and industrial loans .....		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		6.83			-2.40			22.48			7.24				22.03
Total selected assets.....		9.48			2.04			12.40			3.24				-5.54
Deposits .....		0.73			3.46			10.36			5				-22.72

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
<b>Activity</b>								
Securitization activities.....		0	0	0	1,168	1,556		-100.00
1–4 family residential loans .....		0	0	0	1,168	1,556		-100.00
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0.01		0.02
1–4 family residential loans .....		0	0	0	0	0.01		0.02
Home equity lines .....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		0
Auto loans.....		0	0	0	0	0		0
Commercial and Industrial loans .....		0	0	0	0	0		0
All other loans and leases.....		0	0	0	0	0		0
Asset-backed commercial paper conduits.....		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....						14.94		10.78
Home equity lines .....						7.58		7.93
Credit card receivables.....						0.24		0.37
Auto loans and other consumer loans.....						0.79		0.31
Commercial and industrial loans .....						25.48		29.75
All other loans and leases.....						50.97		50.86

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
						Percent Change	
						1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....					0		
1–4 family residential loans.....					0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....					0		
Unused commitments to provide liquidity (servicer advance).....					0		0
Seller's interest carried as securities and loans .....					0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure .....	0.60	0.60	0.66	0.59	0		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	245	14		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commcial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	245	14		-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	2	3		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	2	3		-100.00
Total past due securitized assets.....	0	0	0	247	17		-100.00
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....				20.98	0.90
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....				20.98	0.90
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....				0.17	0.19
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....				0.17	0.19
Total past due securitized assets percent of securitized assets .....				21.15	1.09
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....				0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....				0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....				1.13	0.56
Home equity lines .....				0.57	0.22
Credit card receivables .....				1.46	1.12
Commercial and industrial loans .....				0.07	0.14
All other loans and leases .....				0.12	0.06
Total managed loans past due 30–89 days .....				0.30	0.15
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....				0	0.16
Home equity lines .....				0	0
Credit card receivables .....				0.19	0.27
Commercial and industrial loans .....				0	0
All other loans and leases .....				0	0.01
Total managed loans past due 90+ days .....				0	0.02
<b>Total Past Due Managed Assets .....</b>				0.30	0.18
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....				0.02	-0.07
Home equity lines .....				0.03	0.07
Credit card receivables .....				3.04	1.98
Commercial and industrial loans .....				0.18	0.49
All other loans and leases .....				0.15	-0.05
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>				0.14	0.12

**Parent Company Income Statement**

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....	200,000	80,000	195,000	106,575	54,600	150.00	279.51	
Dividends .....	200,000	80,000	195,000	106,575	54,600	150.00	279.51	
Interest .....	0	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0	0		
Other income .....	0	0	0	0	0	0		
Income from nonbank subsidiaries .....	2,000	1,725	1,800	765	0	15.94		
Dividends .....	2,000	1,725	1,800	765	0	15.94		
Interest .....	0	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0	0		
Other income .....	0	0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....	202,000	81,725	196,800	107,340	54,600	147.17	283.30	
Securities gains (losses) .....	0	0	0	0	0		-100.00	
Other operating income .....	249	27	30	23	39	822.22	-14.73	
Total operating income .....	202,249	81,752	196,830	107,363	54,639	147.39	265.44	
<b>Operating Expenses</b>								
Personnel expenses .....	9,784	8,004	8,170	6,413	5,518	22.24	79.69	
Interest expense .....	15,900	14,172	9,552	8,798	6,152	12.19	158.49	
Other expenses .....	7,529	6,323	7,634	10,761	5,737	19.07	35.61	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	33,213	28,499	25,356	25,972	17,407	16.54	93.68	
Income (loss) before taxes .....	169,484	53,525	171,660	81,374	37,232	216.64	343.72	
Applicable income taxes (credit) .....	-7,787	-6,145	-5,975	-6,687	-7,080			
Extraordinary items .....					0			
Income before undistributed income of subsidiaries .....	177,271	59,670	177,635	88,061	44,312	197.09	307.54	
Equity in undistributed income of subsidiaries .....	27,889	96,140	20,440	84,534	52,475	-70.99	-38.06	
Bank subsidiaries .....	27,031	94,841	19,374	83,823	52,475	-71.50	-39.97	
Nonbank subsidiaries .....	858	1,299	1,066	711	0	-33.95		
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	205,160	155,810	198,075	172,595	96,787	31.67	131.75	
<b>Memoranda</b>								
Bank net income .....	227,031	174,841	214,374	190,398	107,075	29.85	132.31	
Nonbank net income .....	2,858	3,024	2,866	1,476	0	-5.49		
Subsidiary holding companies' net income .....	0	0	0	0	0			





